

**CHEYENNE AND ARAPAHO TRIBES
COMMUNITY DEVELOPMENT CORPORATION
JOB DESCRIPTION**

JOB TITLE: Commercial Loan Officer

ORGANIZATIONAL UNIT: Community Development Corporation

SUPERVISOR: Chief Operating Officer

FLSA: Exempt

SALARY RANGE: \$70,000-\$80,000

JOB SUMMARY: The Loan Officer serves as one of the key credit professionals within the organization and helps implement the community development lending effort. Primary responsibilities include: source borrowers, underwrite loan requests, and provide technical assistance to Native American business owners and entrepreneurs.

ESSENTIAL FUNCTIONS:

Underwriting

- Review loan applications and financial data of prospective borrowers, perform financial analysis, undertake due diligence, and prepare an over-all feasibility assessment of the request.
- Follow up with applicants, conduct site visits, secure other data necessary to ensure a sound loan review.
- Prepare written loan reviews/credit memos, including financial analyses, and present screened applications to the loan committee or, when appropriate, to the Board of Directors, in the form of a Credit Memo.
- After Loan approval, negotiate loan structure and prepare commitment letters; maintain accurate and complete files on all loans underwritten and approved
- Maintain constructive and positive working relationships with loan applicants, borrowers, and their representatives
- Undertake special projects and other duties as assigned.

Business Development

- Conduct or assist in presentations, workshops, and one-on-one meetings with borrowers, prospective borrowers and key constituents.
- Market loan products and programs to potential borrowers and referral sources.

- Follow up on loan inquiries and provide technical assistance to potential borrowers through the application process.
- Engage in opportunities to develop and maintain a wide network of contacts with agencies, community leaders, funders and others to ensure a CACDC presence.
- When appropriate, work with senior staff to develop products or services to meet market demand.
- Work with Portfolio Manager on technology, staffing, training, policy & procedure issues as necessary or relevant.
- Assist with repossession and liquidation of personal and/or real property collateral as necessary.
- Communicate effectively with attorneys or legal staff regarding authorized actions necessary to assist with recovery, collection or foreclosure efforts.
- Coordinate with legal staff regarding bankruptcies, to ensure effective recovery.

MINIMUM QUALIFICATIONS FOR CONSIDERATION:

- Prefer Bachelor's degree in Business, Finance or related field (may substitute with experience).
- Experience (3 to 5 yrs.) in commercial and/or community lending, including loan documentation.
- Ability to assist prospective borrowers develop viable business plans, directly and through referrals to other resources.
- Ability to prepare credit memos.
- Capacity to communicate effectively with diverse constituencies including existing and prospective borrowers, CACDC staff, Board members, community, and financing partners.
- Applicant must be a self-starter.
- Strong knowledge of Excel and Word.

Note: The above statements are intended to describe the general nature and level of work performed by an employee in this position. These statements are not to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees in this position.

Employee Signature

Date